

Certificate Number: 01356-MIE-DE-005912711

Bankruptcy Case Number: 08-69648

**CERTIFICATE OF DEBTOR EDUCATION**

I certify that on January 20, 2009, at 11:57 o'clock AM EST,

Ann M Crooks completed a course on personal financial  
management given by internet by

Hummingbird Credit Counseling and Education, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Eastern District of Michigan.

Date: January 20, 2009

By /s/Dave Fleenor for Victoria Wright

Name Victoria Wright

Title Executive Director of Education